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KB0024435

Frontline Voluntary Separation Program (VSP2) – FAQs

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The application window for Voluntary Separation Program closed at 23:59:59 US Central on Wednesday, July 8, 2020. If you wish to review details of the program, you can do so below.

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Program terms

Who is eligible to participate?

All US, Puerto Rico, or Guam based IAM, IBT, AFA (including IFAs), and PAFCA represented employees as well as Catering Ops can participate, provided they are active or on leave as of June 1, 2020.

Am I eligible to participate if I work for UGE or UAFC?

No, you are not eligible to participate if you work for a subsidiary of United Airlines, Inc., such as UGE or UAFC, as determined by the Company.

Am I eligible for this program if I enrolled in VSP1, but then revoked?

You are eligible for this Program if you enrolled in VSP1 and revoked within the 7-day revocation window. You are not eligible for the Program if you enrolled in VSP1 and did not revoke within the revocation window.

Am I eligible if I am on a working visa?

You are ineligible for this program if you are on a work visa.

How is age determined for program eligibility?

Age is determined as of June 1, 2020. Please see below for different examples:

- 55+ years old: Must be born on or before June 1, 1965
- 63.5+ years old: Must be born on or before December 1, 1956

How are years of service determined for program eligibility?

Service is determined as of June 1, 2020, based on your Adjusted/Company Seniority Date. Please see below for different examples:

- 10+ years of service: Must have an adjusted company seniority date of June 1, 2010 or earlier

I will be turning 60 before my last day worked on July 1, 2020 or July 29, 2020, am I eligible for any other benefits?

As stated, your VSP 2 program eligibility and years of service are determined as of June 1, 2020.

Eligibility for normal retiree benefits and other benefits outlined in your CBA are based on your last day worked.

Will I be eligible for recall?

No, all employees who apply for VSP2 are voluntarily and irrevocably separating employment and will not be eligible for recall.

Will I be eligible for rehire?

You are voluntarily and irrevocably separating your employment. United is under no obligation to rehire you in the future. However, participation in this Program does not prevent you from being rehired. In the event you are rehired, your medical benefits and travel privileges under this Program would cease and not be reinstated when you subsequently separate from employment.

Will my service be restored if I am ever rehired back to United?

In the case you are rehired back to United in the future, any service restoration opportunity for represented employees will be governed by the applicable CBA.

Will I be able to apply for work at UGE if I participate in this program?

Yes. There is nothing prohibiting employees who separate from United via VSP 2 from applying for and accepting employment at UGE.

However, once you start employment with UGE the benefits and privileges under the VSP2 cease.

Also, if you take VSP2, retire and take retirement benefits, you will not be eligible for rehire with United Airlines or an affiliate (including UGE) for 12 months.

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Will I be eligible for unemployment?

United will not contest unemployment insurance claims for employees participating in the VSP2, however, the determination about whether to approve a claim would be made by the state unemployment benefits office. United would contest unemployment if you separate voluntarily outside of the VSP2.

After your revocation period is over, you will receive a confirmation notification from Help Hub that will state: "Thank you for your recent application for the 2020 Voluntary Separation Program. This program was offered in order to assist the Company with its efforts to reduce costs in light of the significant reduction in flying due to the COVID-19 emergency. Your participation in this program will assist the Company with its efforts to reduce involuntary furloughs in the fall."

If I take a job at another employer with medical coverage, can I cancel the medical portion of my separation package, but keep the travel part?

Yes, continuation of medical coverage following your Separation Date is optional. You can end coverage effective as of the end of any month by calling the United Airlines Benefit Center at 1-800-651-1007. Once you have ended coverage, you will no longer need to pay subsequent premiums, and will not be able to re-enroll in coverage.

If I have started the process to retire sometime in June, and all the paperwork is done, can I back out and take this voluntary separation package instead?

Yes, if you meet the eligibility criteria for this Program and your application is approved, you could revoke your retirement paperwork and take this Program instead.

What happens if I miss the July 15, 2020 deadline?

The application window is scheduled to end at 11:59pm CT on July 15, 2020. In order to participate, you must complete your application before that deadline.

I submitted my application on or before June 18, 2020, can you switch my separation date from July 1, 2020, to July 30, 2020?

Your exit date is based on when you submitted your application for VSP2.

How do I revoke my application?

You have four days from your application date to revoke your application if you wish to do so.

If you'd like to revoke your application, you can cancel the request in Help Hub.

If you have any questions, you can respond to your HelpHub case or call the HR Operations team at 877.825.3729



If I participate in the quarterly operations bonus program, what happens to my outstanding quarterly operations incentive bonus, if any, if I participate in the VSP2?

There will be no quarterly operation pay-outs in 2020 after the March payout.

How will I be coded in the system (PeopleSoft) upon my separation?

This is based on your age and years of service as stated in the Working Together Guidelines. Age 50/20 years of service, 55/10, 60/10, 65/5 will be coded as Retired in PeopleSoft. The rest will be coded as Separated, even if you are eligible for retiree pass travel.

What system access and equipment do I retain?

You will retain access to Flying Together (including myInfo), eRes, and Help Hub only. Access to email and other system access will be removed. You will also have to turn in all United devices, equipment and badge(s) by your last day worked.

Where do I return my equipment and badges?

After your revocation window closes, you will receive more details on how to return your equipment and badges. Your main option will be to return your equipment and badges in person at your station/location, but you will given a secondary option to return your items via a FedEx facility free of charge as well.

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All VSP2 participants will be required to return their equipment and badges and failure to do so will result in suspension of your benefits and/or travel privileges.

If I'm retiring as a part of this program, am I able to request a Retiree badge?

Yes. Retiree badging information can be found Flying Together by following the below path:

Flying Together > employeeRES > Quick Links > Employee Profile > Click here to obtain your Retiree Badge

You do not need a retiree badge to receive program benefits.

You do not need a retiree badge for travel, only a government issued ID.

Can United change any of the terms of VSP2 after I am accepted into the program (pay, medical coverage, travel, etc.)? If yes, under what terms (pre and post separation)?

United reserves the right to modify, amend, or terminate any aspect of VSP2. However, any such changes would not apply to you once you commence participation in VSP2 (i.e., on or after July 1, 2020, (if you applied on or before June 18, 2020), or on or after July 18, 2020, (if you applied between June 19, 2020, and July 15, 2020.))

For example, United could decide in June to terminate the program. Even if you've already applied and been accepted, you would no longer be able to participate. But once you've been accepted to the program and you have commenced participation on July 1, 2020, (if you applied on or before June 18, 2020) or on or after July 30, 2020, (if you applied between June 19, 2020, and July 15, 2020.) the Company's termination of the program would not apply to you.

However, it is important to understand that most of what VSP2 provides is special eligibility for existing programs – it does not govern the terms of the programs themselves. In other words, there are the underlying programs in which you participate – e.g., active or retiree medical coverage, active or retiree pass travel, retirement plans, etc. Each of these programs is subject to modification, amendment, or termination according to its own terms. As a participant in VSP2, you are subject to the same provisions as active or retired employees, as applicable. This means that changes to these underlying programs would affect you. For example, if United makes changes to the medical plan options available to active employees or retirees, your medical plan options would change accordingly. Or if United makes changes to the rules for active or retiree pass travel, you would be affected by those changes just as other active or retired employees are affected.

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Are these benefits protected by a separate trust?

No. Unlike a pension or 401(k) plan, the various medical benefits provided under VSP2 are not funded by a trust.

I would like to print these FAQs, how can I do that?

This will differ by computer and browser. In some cases pressing ctrl+p and choosing "Save as pdf" will allow you to print or save an entire web page. In other cases you may need to press ctrl+a to select all text from the page and then copy and paste this into an application like Word and print or save from there.

What type of career support is available to me if I participate in this program?

You have access to job search support:

- External job opportunity partnerships to help you connect with companies that are hiring. Sign up now to continue utilizing this benefit past your last day worked. Find the FlyingTogether page here.
- Career readiness and skill building courses available prior to your separation. Check them out prior to 6/30/20 (or 7/29/20 depending on your last day worked) as you will lose access to these resources after that time. Find the FlyingTogether page here.

Do I need to do anything to ensure my medical coverage continues after I retire?

By applying VSP2, you are requesting enrollment in the program and you are enrolling in post-separation coverage. If you want to make a change, or opt out of coverage, please contact the UABC after your separation date. If you do not take action, you will be enrolled into Retiree coverage (at retiree rates). If 18 months of COBRA at COBRA rates will better meet your individual needs, that is available to you.

Can I take the Medical coverage option, but waive the travel privileges and go directly to retiree pass travel?

Yes, if you're already eligible for retiree pass travel, follow the VSP2 application process through Help Hub. After your Separation Date, you can make a request via Help Hub to move into retiree travel. If eligible, we will convert you to that program. If you do not submit a request during the program period, you will automatically convert to retiree travel at the end of VSP2.

What if I am on a leave of absence?

If you are on any type of leave of absence (either paid or unpaid) on either active or inactive status and you elect to participate in VSP2, effective your separation date (July 1 or July 30), you will participate in the program and your status will change from your current status to a VSP2 participant status with the corresponding pay and benefits associated with this program. By participating in this program, you are agreeing to move to the VSP2 status, and will not be able to change from that status.

Can I seek outside employment during my pre-separation leave?

Yes, however, you are still subject to the Code of Ethics and Business Conduct during your pre-separation leave. In particular, if the outside employment is with a competitor,

a company that provides goods/services to United or a government entity, prior to accepting the job, you must receive prior written approval from your manager and the Ethics and Compliance Office using the Outside employment request for approval form.

When does this take effect if I apply right away?

If you applied on or before June 18, 2020, and you participate in Option A, your last day worked will be June 30, 2020, with a Separation Date of July 1, 2020.

If you applied on or before June 18, 2020, and you participate in Option B, your last day performing your normal work duties will be June 30, followed by a pre-separation leave from July 1 through September 30, and then a Separation Date of October 1, 2020.

If you applied between June 19, 2020, and July 15, 2020, your last day worked will be July 29, 2020, with a Separation Date of July 30, 2020.

Do leaders have the ability to say no if they do not want me to take the package?

This Program is intended to be a voluntary decision for you to make. However, United will determine whether to accept your application based on operational need. Changes to operational need could also cause United to modify your Separation Date after initial notice. Though unlikely, United serves the right, in its sole discretion, to reject the application of any applicant. If restrictions in the number of applications needs to be made, applicants will be notified within 48 hours of the end of the enrollment period (or sooner).

United also reserves the right to limit the number of applicants who are awarded Option B and selection, if required, will be based on company seniority date.

If I apply for Option B, can I elect a Separation Date earlier than October 1, 2020?

At the time you apply for the Program in Help Hub, you do not have a choice of Separation Date. It will be October 1, 2020 (unless the Company assigns you another date based on operational need). Starting in July and continuing through your pre-separation leave, you will have the option to opt out of the VSP2 program at any time by visiting Help Hub and selecting an earlier Separation Date (using this link). If you elect an earlier Separation Date, you will irrevocably separate from employment (or retire, if applicable) as of your new earlier Separation Date.

- If your new Separation Date is in June, you will not receive any of the pay and benefits under the pre-separation leave policy, and you will not receive any of the

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benefits that you would have received had you maintained your October 1, 2020 Separation Date. You will have effectively waived your participation in VSP2.

- If your new Separation Date is in July or later, you will only receive the pay and benefits provided under the pre-separation leave policy up until your new Separation Date – and as of your Separation Date they will cease, and you will not receive any of the pay and benefits that you would have received had you maintained your October 1, 2020 Separation Date. You will have waived your participation in VSP2 commencing on your new Separation Date. But you will not have to give up anything that you received up until that date. For example, if you separate prior to October 1, 2020, you will not receive the 3 additional months of medical coverage at active rates after you separate.

How does it work if my state has a rule that my final paycheck is due on my last day worked? (Oregon, Guam, California)?

All local payroll rules apply and will be followed. If you are paid via live check and you choose/are approved for Option B, your check will be mailed to you to the home mailing address that is reflected within your Employee Profile starting 7/1/20.

How does this program relate to the Early Out lookback that Oscar announced in 2017?

This program is not an early out, which is a financial incentive program. This Program provides partially paid leave or medical, retirement benefit and pass travel enhancements. These types of benefits are excluded from the 2017 policy. For details, please refer to A Message from Oscar: We add clause to retirement policy

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What happens to my Link protection plan if I take VSP 2?

- If you were opted into protection coverage for the period of June 7, 2019 to June 6, 2020, your protection coverage was extended through October 1st, 2020 at no additional cost. No credit card or payroll deduction information was stored, so there is no need to worry about additional charges if you apply for VSP 2.
- If you did not previously have protection coverage from June 2019 to June 2020, you were offered the chance to opt-in at a prorated cost for monthly usage. If you chose to opt-in, you have already paid your pro-rated coverage and there will be no additional credit card charges or payroll deductions made.
- As no new 2020 protection program has been offered to date, there will no refunds to consider for your Link protection plan.



How do I know my VSP2 election has been accepted?

Option A:

Four days after your revocation period ends, you'll receive an email outlining next steps. Your application may still be reviewed to confirm that you are eligible based on operational need and in good standing. Unless you are contacted by HR to inform you that you are not eligible for VSP2 (up to 48 hours after the program enrollment period ends on 7/15), your application will be automatically approved.

Option B:

All participants who applied for Option B received an email on the morning of June 24th advising the status of their application and next steps. This information can also be found in your Help Hub case.

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Medical benefits



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Is Dental and Vision included in the COBRA coverage?

For those that applied on or before June 18, 2020:

If you are currently enrolled in dental and/or vision coverage through United, you may continue those coverages through COBRA as of December 30, 2021.

For those that applied between June 19, 2020 and July 15, 2020:

If you are currently enrolled in dental and/or vision coverage through United, you may continue those coverages through COBRA as of January 31, 2022.

You will pay the full COBRA rates, plus the 2% administrative fee. The rate you pay today as an active employee is slightly less than what your COBRA rate will be, as you will have a 2% admin fee included. Individual rate information will be provided with your COBRA notice after your separation and you will have the opportunity to elect.

Dental and vision COBRA rates follow the same rule as Medical COBRA rates.

Are my dependents eligible for medical coverage continuation (spouse/domestic partner, child(ren))?

Yes, your currently covered dependents will be eligible. You cannot add, drop, or change coverage during this time.

Am I eligible for COBRA coverage if I am not currently enrolled in a medical plan today?

No, you are not eligible for COBRA if you are not enrolled in a medical/dental/vision plan with United at the time of separation. COBRA is a continuation of benefits, not an opportunity to add or change benefits.

Do I receive the non-smoking credit during the active rate period and/or COBRA?

No. Credits only apply while active.

Can I pay all my COBRA medical at once and get reimbursement, by the year? Or is it just monthly?

Billing is monthly.

While on active rates, do I re-elect during open enrollment?

Yes, while covered under United plans, you will have an opportunity each year during open enrollment to make changes, based on your eligibility.

What happens to my dollars in my HRA if I am in the Healthy Rewards PPO plan?

As long as you're enrolled in the Healthy Rewards plan as an active employee or while enrolled in COBRA, you will be able to use your HRA account for qualified expenses.

Are current HMO plan enrollees like Netcare included in this?

Yes. During any period of COBRA coverage, you will remain in the plan and coverage levels you have while active.

Am I eligible to bridge?

Bridge eligibility is determined by your collectively bargained agreement. Nothing in the VSP2 program alters that eligibility. Please review to your contract to determine eligibility as that document, in the event of a discrepancy, will be the ruling document.

You must be enrolled in a United medical plan prior to retirement in order to be eligible continue on bridge medical.

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If I have an FSA, HSA and/or HRA and have not used all my dollars, what happens?

Here is what occurs by account type:

HRA: This is a function of the Healthy Rewards plan and you must be enrolled in this plan to use this feature

FSA: You must use the full amount before your separation date or continue to contribute on a post-tax bases through the end of the year to continue to use the account. Please contact the UABC for details

HSA: This is a personal account and you will have access for qualified expenses until it is exhausted.

If I have an FSA, HSA and/or HRA and have depleted all my dollars, what happens?

Nothing.

Can I keep my life insurance and voluntary benefit policies after my Separation Date?

My Coverage	What is it?	Can I take it with me?	Who do I contact?
<u>Supplemental Medical Coverage</u>	Voluntary employee-paid critical illness insurance, hospital indemnity insurance, and personal accident insurance – administered by Voya	You have the option to convert your coverage currently in effect to an individual policy directly with Voya. You have 31 days to port your coverage to an individual policy. Voya will send a packet with portability information within 7 days of coverage termination.	If you do not receive a portability packet within 10 days of coverage termination, please contact Voya at 866-760-3610.

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<p><u>Company-Paid Life Insurance</u></p>	<p>Company-paid term life policy - administered by Securian Financial.</p>	<p>You have the option to convert your coverage currently in effect to an individual policy. You must decide to convert within 31 days of the end of the month in which your coverage ends. Securian Financial will send you a conversion notice.</p>	<p>If you do not receive the conversion notice within 21 days of losing coverage, you may contact Securian Financial at 1-866-887-1043 to request your conversion application. Customer Service Consultants are available Monday through Friday, between the hours of 7:00 a.m. and 6:00 p.m. Central time to answer your questions.</p>
<p><u>Voluntary Life Insurance</u></p>	<p>Employee-paid term life or Group Universal Life policy - administered by Securian Financial</p>	<p>You have the option to convert your coverage currently in effect to an individual policy. You must decide to convert within 31 days of the end of the month in which your coverage ends. Securian Financial will send you a conversion notice.</p>	<p>If you do not receive the conversion notice within 21 days of losing coverage, you may contact Securian Financial at 1-866-887-1043 to request your conversion application. Customer Service Consultants are available Monday through Friday, between the hours of 7:00 a.m. and 6:00 p.m. Central time to answer your questions.</p>

<u>Personal Accident Insurance</u>	Company-paid and voluntary (employee-paid) PAI - administered by AIG.	Coverage with AIG will end you can convert your employee paid coverage to an individual accidental death and dismemberment policy with Ruben Warner	Please contact the UABC at 1-800-651-1007 to request the conversion form(s).
<u>Long-Term Disability Insurance</u>	LTD coverage employee/employer paid - administered by Prudential	Your long-term disability coverage ends with your separation/retirement	There are no conversion options
<u>MetLife Hyatt Group Legal</u>	Voluntary group legal plan administered by MetLife	Group legal coverage ends at the end of the month upon separation/retirement. Your group legal coverage can be ported to an individual policy by contacting MetLife for a limit of 12 months. This coverage must be pre-paid in full when you initially enroll following your separation or retirement.	Contact MetLife before the end of the month for more details at 1-(800)-821-6400, Monday through Friday from 7 a.m. to 7 p.m. Central time.

<p><u>Health Care Flexible Spending Accounts (HCFSA)</u></p>	<p>Health Care Flexible Spending Account employee contributions - administered by Your Spending Account</p>	<p>You have the option to continue contributing to your FSA health care account under COBRA through the end of the calendar year on an after-tax basis. If you do not elect to continue contributing to your health care FSA on an after-tax basis under COBRA, you cannot be reimbursed for any expenses incurred on or after the end of the month when your contributions stopped. If you stop contributing when your payroll deductions stop, it would be the end of that month. If you pay one month of COBRA, it would be then end of that month.</p>	<p>Contact the UABC 1-800-651-1007 to continue contributions through COBRA on an after-tax basis</p>
<p><u>Dependent Care Flexible Spending Accounts (DCFSA)</u></p>	<p>Dependent Care Flexible Spending Account employee contributions administered by Your Spending Account</p>	<p>You do not have the option to continue contributions; participation ends upon separation/retirement. Any eligible dependent care expenses incurred prior to your retirement/Separation Date may be submitted for reimbursement up to the balance in your dependent care FSA account.</p>	

<p><u>Health Savings Accounts (HSA)</u></p>	<p>HSA employee contributions administered by Your Spending Account</p>	<p>You do not have the option to continue contributions to this account. You may continue to submit eligible claims. Upon retirement/separation, you will begin paying an administration fee. If you gain employment and your employer offers a HDHP with an HSA, you have the option to transfer your remaining balance</p>	<p>Contact Your Spending Account with any questions 800-651-1007</p>
<p><u>Health Reimbursement Account (HRA)</u></p>	<p>Administered by Your Spending Account</p>	<p>If you are enrolled in the Healthy Rewards PPO with an HRA on the date of retirement/separation, you may continue to use your HRA as long as you remain enrolled in the Healthy Rewards PPO medical plan. This also includes while covered through COBRA, Retiree Bridge Medical, or Regular Retiree Medical. Once you are no longer enrolled in the Healthy Rewards PPO medical plan, your access to those funds terminates.</p>	<p>Contact Your Spending Account with any questions 800-651-1007</p>

<u>Other Voluntary Products (Pet insurance, Home and Auto insurance, LifeLock, Long-Term Care)</u>	Voluntary-employee paid - administered by Mercer	If you are enrolled in these voluntary products, your payroll deductions will cease on the effective date of your retirement/separation.	You will need to contact Mercer at 1-800-448-3460 Monday through Friday, 8:00 a.m. to 5:00 p.m. Central time to continue these coverages under a direct billing individual policy (subject to eligibility).
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Can I continue my other benefits after retirement or separation?

Most benefits are portable, which means you can convert them to a personal policy when you leave United. Each plan has it's own rules, but you should expect to receive a communication about your rights and the process for electing to continue.

Product	Portable	Carrier	Contact
Auto and Home Insurance	Yes	All Carriers	1-800-448-3460
Accident Insurance	Yes	Voya	1-877-236-7564
Critical Illness Insurance	Yes	Voya	1-877-236-7564
Hospital Indemnity	Yes	Voya	1-877-236-7564
Legal Plan	Yes, for 12 months	MetLife Legal Plans	1-800-821-6400

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Long-Term Care Insurance	Yes	Transamerica (except MA)	1-800-227-3740
Long-Term Care Insurance	Yes	National Guardian Life (MA only)	1-800-227-3740
Identity Protection	Yes, must reenroll	LifeLock	1-800-607-9174
Pet Insurance	Yes	Nationwide	1-877-738-7874
Life insurance	Yes	All	1-800-651-1007
Long term disability	No		1-800-651-1007
FSA	Only with continued contributions, calendar year limit		1-800-651-1007

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Will my Commuter Benefits continue?

You will want to end future orders as you will lose any unused money or benefits remaining at the time of your separation.

Commuter benefits are governed by IRS regulations which don't allow for payroll refunds of the commuter benefit before-tax contributions.

You won't be able to cancel a monthly order after the ordering period is closed; the deadline to place orders is the 10th of the month proceeding the benefit month. For example, the deadline to order June benefits is midnight Eastern time on May 10. When you separate, the month you leave the company is the last month for you to use your benefits. Most commuter products purchased with these funds will expire at that time and can't be extended or exchanged. The Commuter Check Prepaid Mastercard® will remain active through the end of the last benefit ordering month. Any credits on the account can't be refunded and are lost if you don't use them prior to leaving the company. If your paycheck doesn't have enough funds for the commuter benefit payroll

deductions those deductions will accrue overdue charges and the funds will be collected by payroll on the first available paycheck. Additional information can be found at <https://commuterbenefits.com/>.

Is the RHA taxable income?

No, the RHA provides reimbursement of qualified medical expenses, which is not taxable income to retirees.

Is this also true for IFAs? Medical benefits, including the RHA, are provided to IFAs under the U.S. CBA through U.S. payroll. As such, United does not withhold taxes. It is possible in your local jurisdiction that employer-provided medical benefits are taxable, in which case you would be responsible for any taxes. However, the RHA would most likely be treated the same for local taxes purposes as other United-provided medical benefits, such as regular medical coverage or a Health Care Flexible Spending Account. So, if you have not owed taxes on other United-provided benefits, you likely do not owe taxes on reimbursements provided by the RHA. You should consult your tax advisor to determine your individual tax obligations.

What are the differences between the Active Rates, Active COBRA Rates, COBRA Rates, pre-65 Retiree Rates, and post-65 Retiree Rates?

The amount charged for medical coverage is based on your age, dependent coverage, and whether you enroll in COBRA or retiree medical. As you will see, the COBRA and pre-65 retiree rates are significantly higher than your active rates. However, if you are eligible for premium reimbursements under VSP2, the a portion of the rate you are charged is eligible to be reimbursed to you until age 65 when the plan rates decrease. In addition, eligible employees can use balances in their RHA to further help pay for the cost of medical coverage. (Please see program details for the amount of the reimbursement). These terms apply to the employee or retiree cost of medical coverage, and to the eligibility and duration.

- **Active rates:** This is the rate you contribute while active and is most cases deducted from your paycheck. It represents your portion of the cost, with United covering the remaining cost. A wellness credit might also be available while active.
- **Active COBRA rate:** "COBRA" refers to the fact this is post-employment coverage and is available for 18 months. After that, your coverage with United will generally end. "Active" refers the fact United will continue pay the majority of the cost, and you will pay the same rate as while an active employee. Wellness credits do not apply.

- **COBRA rates:** As above, "COBRA" refers to the fact this is post-employment coverage and is available for 18 months. You will pay the full cost of COBRA coverage, which means your rates will be higher than while an active employee and include both the employee and employer amounts, plus a 2% administration amount.
- **Retiree Rates (pre-65):** Retiree rates are the full cost of coverage for a retiree and reflect the value (cost) of the retiree coverage. If you are eligible for retiree medical, this will provide coverage from your retirement to age 65.
- **Retiree Rates (post-65):** Retiree rates reflect the full cost of coverage for a retiree and reflect the value (cost) of the retiree coverage. However, since Medicare pays benefits as well, the cost of the plan is reduced. This rate will only apply if you are eligible for Post-65 coverage through the VSP2, or provided for in your collectively bargained agreement. This is the Aetna Medicare Advantage PPO ESA plan. This rate does NOT include the cost of Medicare coverage.

For illustration here are some example rates. Your actual rates will vary based on your specific plan enrollment and will change annually. In addition, the Retiree Rates shown could be lower under the terms of a CBA.

Coverage Level	Active Rate*	Active COBRA Rate	COBRA Rate	Retiree Rate (pre-65)	Retiree Rate (post-65)
Single	\$140	\$190	\$750	\$945	\$250
You + Spouse / Domestic Partner	\$315	\$410	\$1,700	\$2,125	\$500
You + Family	\$425	\$520	\$2,250	\$2,825	\$750

**reflects wellness credit*

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What is the difference between COBRA at active rates and COBRA at COBRA rates?

In general, while active, United pays 80% of the premium for your medical insurance, and you pay approximately 20%. This means that your active rate is lower than the full COBRA rate.

Active Rate= Your current rate as an Active Employee less (Credits and Surcharges*)

COBRA Rate = Full cost of medical premium plus a 2% administrative fee. This means that your COBRA rate will be approximately 5 times what it is today

*The tobacco free wellness credit is an active benefit. If you were receiving the wellness credit when an active employee, your total active rate would have been \$48 less (or \$96 less if you had a tobacco free spouse, as well). Once you move onto the COBRA coverage, these credits or surcharges no longer apply, and you are responsible for paying the full active rate.

When will my active coverage in Medical, Dental or Vision end?

Active benefit coverage ends as of your Separation Date.

For those that applied on or before June 18, 2020:

If you elect Option A (the main program), your active coverage for Medical, Dental, and Vision will end on June 30, 2020.

If you elect and are approved for Option B, your active coverage for Medical, Dental and Vision will end on September 30, 2020.

For those that applied between June 19, 2020 and July 15, 2020:

Your active coverage for Medical, Dental, and Vision will end on July 31, 2020.

See plan details related to medical, dental, and vision coverage extension following your Separation Date.

What if my paycheck is not enough to pay for my benefit deductions?

You can make arrangements with Your Benefits Resources (YBR), by calling 1-800-651-1007.

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Can I change my plan enrollment if I participate in this program?

If you applied for Option A:

You have 60-days from the first of the month after your separation date to call the UABC at 800-651-1007 Monday through Friday between 7AM and 7PM CT. Please be aware that current wait times are considerably longer than normal.

If you applied on or before June 18, 2020, and your last day worked is June 30, 2020, you will be able to apply starting July 1, 2020.

If you applied between June 19, 2020, and your last day worked is July 29, 2020, you will be able to apply starting August 1, 2020.

If you applied for Option B:

Yes. During your pre-separation leave you will be able to call the UABC to change your plan enrollment to a lower cost plan, consistent with plan rules.

You have 60-days to call the UABC during your pre-separation leave (July 1 to August 31, 2020) at 800-651-1007 Monday through Friday between 7AM and 7PM CT. Please be aware that current wait times are considerably longer than normal.

What exactly is an RHA and how does it work?

The RHA is a Retiree Health Account funded by United for the purpose of paying or reimbursing out-of-pocket health care expenses and medical premiums incurred by an employee and other qualified dependent(s) after retirement or separation from service with the Company.

This RHA is a notional account and is separate from any other RHA you may be enrolled in. The RHA cannot be used for non-qualified health care expenses or health care premiums, and cannot be transferred out of the account. It is a retiree medical benefit and not a cash benefit.

When do I receive the one-time RHA credit?

Within 30 days of your separation, you will gain access to a Retiree Health Account (RHA) credit from United (\$1,500 x your Years of Service (YOS)) to help pay for eligible medical expenses up to a maximum of \$45,000. This amount will be credited to your account within 30 days of your retirement.

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Does the RHA balance carryover at the end of the year?

Yes, your RHA balance will carry over to the next year, but the balance will expire after 10-years from your date of separation.

What other expenses can be paid from the RHA?

Any eligible medical premiums and other qualified medical health care expenses that you might associate with a flexible spending account, such as co-pays and prescription drug costs, can be paid from the account.

What are the eligible expenses for the RHA?

In addition to the premium reimbursement, a list of eligible expenses is outlined in IRS Code Section 213(d) Eligible Medical Expenses. For more detailed information, please refer to IRS Publication 502 titled, "Medical and Dental Expenses," which can be found here: <https://www.irs.gov/publications/p502>. Look down the left-hand side under "What Medical Expenses are Includable?"

Can I use my one-time RHA to pay other bills outside of health expenses?

No. The RHA can only be used for qualified healthcare expenses.

Can the RHA be used to reimburse Medicare premiums? What about Dental and Vision?

Yes. The RHA can be used to reimburse your out-of-pocket Medicare premiums, and premiums for dental and vision insurance.

How will I obtain reimbursement from my RHA?

The RHA is administered through Your Spending Account (YSA). If you are eligible and request reimbursement for your United Medicare Advantage plan premiums, you will receive a check or direct deposit from Your Spending Account (YSA).

If you don't choose automatic premium reimbursements, you may file directly on the YSA website. You won't need to submit any documentation with your claim. YSA will validate your request using your enrollment information in YBR.

To sign up for direct deposit with YSA online via their secure portal. You'll need certain information about your account, including institution (bank) name, account type, account number, and routing number. The online instructions will tell you where to find this information. In addition, you can enter and/or update your information through the secure Your Spending Account automated phone system by calling 1-800- 651-1007. To set up direct deposit online, access the United Airlines Benefits Service Center via from

the Your Benefits Resources® (Flying Together > Employee Services > Health & Insurance (YBR)> Other Benefits > Spending Accounts). From the Take Action section select “Edit Your Profile”. In the Direct Deposit Information on the bottom left side, choose “Add” and follow the prompts to enroll.

Can I use my YSA debit card with RHA?

Yes. Your RHA will work through your existing Your Spending Account (YSA) debit card, or you can get one on through YSA after your RHA opens.

You can use the YSA Card to pay for eligible out-of-pocket expenses at the time of purchase and funds will automatically be deducted from your YSA RHA account.

- The YSA Card can be used at any health care provider or merchant (for example, pharmacies, hospitals, doctor’s offices) who are authorized to accept spending account cards.
- You may need to submit receipts to verify certain expenses. A credit card authorization receipt is not a valid expense receipt.
- Your receipt must be itemized with claim information.
- Receipt requirement information along with examples of what is needed can be found in the Knowledge of the YSA website.

If I find a new job and enroll in my new employer’s medical coverage, am I still eligible for the RHA?

Yes. Your RHA balance can be used for qualified medical expenses even if you enroll in another employer’s medical coverage.

Can United ever access the funds in my RHA?

No. The RHA is a notional account and does not contain dollars that could be accessed by United.

I am on long term disability, will participating in this program impact my disability payments?

As long as you remain disabled (medically qualified) the benefit would continue being paid under the plan.

Under Option B, your LTD benefit may be reduced.

Are there cases where the benefit would become taxable?

If you continue your enrollment in United's medical plan, or move to a marketplace plan, the benefit is not taxable. However, IRS rules only allow for favorable tax treatment once for a given benefit. This means that if you are using your premium reimbursement or RHA to reimburse for a benefit that is already pre-tax, the reimbursement cannot be treated as pre-tax as well. As outlined in the plan document, these reimbursement requests are permitted under the plan. However, under IRS rules, United is required to report this as taxable income. For example, if you are requesting reimbursement for another employer's plan and those premiums are pre-tax, you cannot also receive a second pre-tax benefit from the United reimbursement plan. Please consult your tax advisor for rules relating to individual tax matters.

Am I eligible for premium reimbursement if I am not currently enrolled in medical benefits today?

Yes. You are eligible for premium reimbursement if you are not currently enrolled in medical benefits today.

If I am ineligible for bridge medical, or don't have sufficient sick bank available, how does premium reimbursement work?

You are eligible to remain in the United medical plans until you reach age 65, provided you continue to pay your premiums. United will continue to pay a significant portion of your premium through the premium reimbursement feature of VSP2.

My spouse is 64 and I will be 65 soon, will the premium reimbursement drop down to the single per month amount? Or will I continue to get the full married amount?

The premium reimbursement will end, but if they are 64 they can apply for the Aetna Medicare Advantage ESA PPO as long you stay in the plan.

I'm a United employee enrolled in United's medical plan as a dependent on my spouse or domestic partner's account (he or she is also a United employee). Am I still eligible for the premium reimbursement?

Generally, you have to be enrolled in United's plan and be the coverage owner in order to be eligible for the premium reimbursement. If you are enrolled in United's coverage but are not the coverage owner, you are eligible for the premium reimbursement (as a single) if the coverage owner does not receive premium reimbursement under VSP2 (i.e., your spouse or domestic partner does not elect VSP2).

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Can premium reimbursement be used for dental and vision coverage?

No. Premium reimbursement can only be used for qualified medical plans.

Do I need to stay on COBRA to be eligible for the premium reimbursement?

No. You do not need to stay enrolled in United's plan through COBRA. You can find other health coverage via the open market exchange and United will still pay a portion of the premium. You can also enroll in another employer's coverage provided it meets minimum coverage requirements. However, you cannot drop coverage without losing access to the premium reimbursement feature of VSP2.

Does the premium reimbursement carry over each month? Each year?

No. Premium reimbursement is a monthly dollar amount that can be used to reduce premiums in a given month. The amount must be used by the end of the month to which it is attributable, or the funds will not be available.

When will my premium reimbursement end?

It will end when you reach the age of 65. It will also end if you drop medical coverage (e.g., if you go without any medical coverage from United, a plan from the exchange, or another employee plan).

If I get married during the period in which I am eligible for premium reimbursement, can I change to spousal coverage?

Yes, you may change to spousal coverage, as marriage is considered a qualifying life event.

However, if you chose to drop from United's coverage, you will not be able to re-enroll.

If I find a new job and enroll in my new employer's medical coverage, am I still eligible for the premium reimbursement?

Yes. Premium reimbursement covers premiums in the United plan, a plan on the exchange, or another employer's plan, provided that plan meets minimum coverage requirements.

If my premium reimbursement is suspended can it be reinstated?

No, once your premium reimbursement is suspended it cannot be reinstated.

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Can my premium reimbursement be added to my YSA card?

No. Only premiums will be reimbursed, this is not an account and the money cannot be used for other medical expenses.

Is the premium reimbursement taxable?

No. Premium reimbursement of qualified medical expenses is not taxable income to retirees.

Is this also true for IFAs? Medical benefits, including the premium reimbursement, are provided to IFAs under the U.S. CBA through U.S. payroll. As such, United does not withhold taxes. It is possible in your local jurisdiction that employer-provided medical benefits are taxable, in which case you would be responsible for any taxes. However, the premium reimbursement would most likely be treated the same for local taxes purposes as other United-provided medical benefits, such as regular medical coverage or a Health Care Flexible Spending Account. So, if you have not owed taxes on other United-provided benefits, you likely do not owe taxes on reimbursements provided by the premium reimbursement. You should consult your tax advisor to determine your individual tax obligations.

What's the difference between COBRA rates and Retiree rates for people who are not yet age 65?

COBRA provides for post-employment access to the same United plans as active employees with two key differences. The first is the fact that it generally ends after 18-months, and rates are capped under the COBRA rules. Retiree Medical Rates refers to the rate charged under United's pre-65 retiree plan. This plan is different in that if eligible (55+ years old and 10+ years of service), you can remain enrolled in the plan until age 65. The rates for this plan are higher than those charged under COBRA, and more accurately reflect the value (cost) of the coverage.

It is important to note that you cannot enroll in both programs, or move from COBRA coverage to Retiree coverage. You will need to determine which will better meet your needs. For example, if you only needed coverage for six months, COBRA might be a better option. If you want to remain in United's medical plan longer than 18 months, Retiree Medical will provide that opportunity.

You can use the Premium Reimbursement credit for either the COBRA coverage premiums or the Retiree coverage premiums.

Upon your retirement, you will be defaulted into Retiree coverage at Retiree rates. If 18 months of COBRA at COBRA rates will better meet your individual needs, that is available to you by contacting the UABC within 60 days after your retirement.

How does the premium reimbursement work?

As part of VSP2, you and your spouse or Domestic Partner may both be eligible for a medical plan premium reimbursement from United. The United medical plan or a medical plan purchased on a health care exchange are eligible for reimbursement.

- It is a monthly dollar amount United makes available to be used to reduce premiums in a given month
- The amount is monthly and must be used during the month it is available. It will not carry over to subsequent months
- The United medical plan, or a medical or prescription drug plan purchased on the open market exchange, are eligible for reimbursement. Plans from other employers are also eligible including your spouse/domestic partner's employer provided plan, provided they meet the minimum coverage requirements.
- If you cover other dependents, the reimbursement is based on your age, and that of your youngest covered dependent. The single amount is available through the earlier of the 5 years, or age 65. Similarly, the additional amount for your dependent is available until the earlier of when they turn age 65, or 5 years from your Separation Date. Please see Dependent Matrix 60_10 below for examples.

Please note: If you or your spouse or domestic partner drop coverage in an eligible plan, you will no longer be eligible for the premium reimbursement and you cannot reenroll in the premium reimbursement feature of VSP2..

Continued requirements for enrollment in United coverage are outlined in your workgroups collective bargaining agreements. Please consult your CBA and VSP2 FAQs entitlement for future eligibility for yourself and/or your family.

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Dependent Coverage Examples

Actual premium reimbursement and RHA amounts vary. All values here are shown are for illustration only, please refer to plan documentation for details.

	Age	Premium Reimbursement Single/Family per month	Number of years of Premium Reimbursement until 65	Coverage as Family until 65	Subsequent Coverage as Single/Family (after employee turns 65)
60+ with 10+ YOS					
Employee	61	\$200/\$400 per mo			
Spouse/Domestic Partner	59	\$200.00	4 yrs	4 year as family coverage at \$400 per month	1 years as Single or Single plus Child at \$200 per month
Child	20	\$200.00	5 yrs (max)		
60+ with 10+ YOS					
Employee	60	\$200/\$400 per mo			
Spouse/Domestic Partner	62	\$200.00	5 yrs (max)	3 year as family coverage at \$400 per month	2 years as Single or Single plus Child at \$200 per month
Child			3 yrs		
60+ with 10+ YOS					
Employee	61	\$200/\$400 per mo			
		\$200.00	4 yrs	N/A	N/A

*Eligibility is based on employee age and years of service.

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Travel



What will my pass riders' boarding priority be?

Pass riders will be cleared for travel in boarding priority order. All eligible pass riders, extended family buddies and regular buddies will board according to the space available boarding priority chart.

Can I change my enrolled friends or buddies during pass travel enrollment in December?

Yes. VSP2 participants will be able to make changes to their enrolled friends or buddies (when applicable) during the pass travel enrollment period every year until the end of the program period.

Will I still be eligible for hotel and car rental discounts through my Discounts?

Participants who meet the minimum age and years of service for retirement on or before their separation date will remain eligible for myDiscounts.

Will I still be eligible for hotel and car rental discounts through ID90 Travel?

ID90 Travel discounts are only available to active employees and retirees. You must meet the minimum age and years of active service for retirement before or by your separation date to be eligible as a retiree.

Will I still be eligible for SA9W?

No, SA9W fee waived space available travel program is reserved for active employees only. VSP2 participants will no longer have access to SA9W travel as of their Separation Date.

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Am I eligible for emergency travel if I take VSP2?

You would only be eligible for emergency travel if you have retiree pass travel. You can view the Emergency Pass Travel Guidelines via [Flying Together>Travel>Types of travel>Emergency travel](#).

Will I still be eligible for two free bags, waived pet in cabin and unaccompanied minor fees?

Yes, you will continue to receive waived fees for up to two checked bags, pet in cabin and unaccompanied minor fees for eligible pass riders

Am I eligible for other airlines (offline) travel?

No, travel is not valid offline (on other airlines, including United's alliance partners and codeshare partners). Travel is valid only on United and United Express. United Express flights are flights that operate pursuant to our capacity purchase agreements, so long as contractually available. All valid United Express carriers will be shown in employeeRES.

Participants who are eligible for retiree travel privileges will be eligible for other airline travel after the program end date -or- if they elect to convert to retiree travel privileges during the program period. Retiree lite travel participants are not eligible for offline travel.

If I get married or start a domestic partnership after I begin the Voluntary Separation Program, may I add my spouse/domestic partner to my pass travel privileges?

Yes, you can add a new spouse or domestic partner to your pass travel as long as you can provide supporting documentation.

What are the age and service requirements for retiree pass travel?

Employees who leave United in good standing, and who meet the age and active service requirements outlined in chart shown below as of separation are eligible for retiree pass travel privileges.

Age	Years of Service
45 – 50	20

51	18
52	16
53	14
54	12
55	10
65	5

How can I check my completed years of service before deciding whether to apply?

You can check your years of service (based on adjusted company seniority date) by visiting Flying Together > Employee Services > My Info/ Manager's Toolbox > Personal Details > Employee Profile to view your Company Seniority/Adjusted Service Date.

What if I won't meet the age requirement for retiree pass travel until a few weeks, or even days, after accepting a 2020 Voluntary Separation Program?

You will only be eligible for retiree pass travel if you meet the age and years of service requirements on or before your Separation Date. You cannot age into the retiree travel program after your Separation Date. Employees who have 10 or more years of service but do not meet the minimum age requirement for retiree travel will be eligible for retiree lite travel – or – for those with less than 10 years of service who are not eligible for retiree travel will get leisure pass travel privileges equal to one year for every full or partial year of service.

Will I be subject to any rules or restrictions under the VSP2 Program?

It is the employee's responsibility to know and adhere to all Pass Travel Policies and Guidelines, which can be accessed via Flying Together>Travel>Travel Policies. Any misuse, abuse or other unauthorized use of pass travel privileges, by the employee or their pass riders, may result in disciplinary action up to and including full-fare reimbursement, suspension and/or termination of pass travel privileges.

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What if I get a job at United Express, will I keep my travel privileges?

No, employees can only have one active pass travel profile at a given time.

Do you use your same badge to travel?

You do not need a badge to travel, only a government issued ID. You will need to return your badge before your last day.

Will I keep my access to Flying Together?

Yes, participants will have limited access to Flying Together where they can update their personal information, visit Your Benefits Resources (YBR) and Employee Travel pages.

How will service charges and ticket taxes for my pass travel be paid?

Service charges, taxes and fees will be prepaid through employeeRES with a credit or debit card at the time of booking, prior to travel during the program period. Any additional fees incurred after payment will be invoiced to you on a monthly basis.

I have 25 years of service and currently receive service charge-waived fees. Will I continue to receive waived service charges if I participate in the voluntary separation program?

Yes, you will continue to receive service charge-waived fees during the program period if you have completed 25 years of service before or on your Separation Date.

Will the imputed income tax for my pass travel be reported?

Under United's current tax reporting policy, any taxable imputed income resulting from your pass travel and/or that of your eligible pass riders is reported to you and the Internal Revenue Service (IRS) on Form W-2. Any federal and state tax withholdings that apply to your taxable pass travel income will be collected via quarterly invoice. The company will report to you the taxable value of pass travel, and any taxes collected, after the end of the year.

What is imputed income and why am I being charged?

Imputed income applies when the value of a benefit or service is considered as income for the purposes of calculating your federal taxes. Tax laws and regulations govern whether an eligible pass rider's travel is taxed as imputed income to the employee/retiree as outlined in the Service Charges, Fees and Taxes for Pass Travel policy.

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How can I view my quarterly invoice for the taxable value of my pass travel?

Quarterly invoices will be sent to the address listed in Your Benefits Resource profile. You can verify and make changes to your mailing address, update your e-mail address and view your invoices by visiting Your Benefits Resources (YBR) at www.ybr.com/united. After logging in, click “Your Profile” and select “Personal Information.”

Will I have to pay imputed income taxes for my pass riders’ travel during the program period?

Imputed income applies when the value of a benefit or service is considered as income for the purposes of calculating your federal taxes. Tax laws and regulations govern whether an eligible pass rider's travel is taxed as imputed income to the employee/retiree as outlined in the Service Charges, Fees and Taxes for Pass Travel policy. Participants will be taxed on their domestic partner, enrolled friends, and extended family buddies travel.

If I elect miles, when can I expect to receive them?

For participants who applied on or before June 18, 2020 and elect miles, they will be deposited into your MileagePlus account no later than July 15, 2020.

For participants who apply between June 19, 2020 and July 15, 2020, and elect miles, they will be deposited into your MileagePlus account no later than August 1, 2020.

If I elect positive space leisure passes, when can I expect to receive them?

For participants who applied on or before June 18, 2020 and elect positive space leisure passes, they will be available in your employeeRES ePass account no later than July 01, 2020.

For participants who apply between June 19, 2020 and July 15, 2020 and elect positive space leisure passes, they will be available in your employeeRES ePass account no later than August 1, 2020.

Am I able to use the positive space leisure passes for travel in any cabin?

No, the passes are only eligible for booking in economy, however, participants are eligible for a day of departure upgrade at the gate (imputed income and associated tax withholding will apply).

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Per the positive space leisure pass program (found on FlyingTogether HERE), bookings can be made in “T” class economy. This is controlled by our revenue management team, and historically over 80% of our flights have the “T” class economy seats available within 2 weeks of travel. In eRES, there are displays showing the “T” class callout and how many seats are available at any given time.

Why are the positive space leisure passes only valid through March 15, 2021?

This is due to the timing of taxation and is an IRS requirement in order to tax participants at time of use, otherwise if the positive space passes expiration was extended they would be taxable at time of distribution.

Will the recently announced capacity restrictions to NRSA travel apply to the positive space leisure passes?

Positive space travel is not impacted by the 70% capacity restriction that is currently in place for non-revenue space available travel at this time.

Will my positive space travel or mileage award be taxable to me?

Yes, under applicable Internal Revenue Service (IRS) rules, all positive space pass travel is taxable to the recipient, and the resulting imputed income will be reported to you and the IRS by United on Form W-2. Any federal and state withholding taxes that apply to your taxable travel income will be collected from you by United via quarterly invoice. At the end of each calendar year, you'll receive a Form W-2 reflecting your taxable travel income and the associated tax withholdings that were collected from you.

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What is the difference in the amount of imputed income between choosing miles and positive space tickets?

If you elect to receive 100,000 miles, the imputed income is \$1,200 and the tax withholding amount (using Colorado's state income tax rate) would be approximately \$411.36. Your actual tax withholding amount may vary depending on your home state.

If you elect to receive positive space leisure passes, the imputed income may vary based on travel destination and cabin of service. The tax withholding examples below use Colorado's state income tax rate and may vary depending on your home state. Here are examples of imputed income and the associated tax withholdings for travel in economy and Polaris Business:

Origin-Destination	Economy		Day of departure	
	Imputed Income	Associated Tax Withholding	Imputed Income	Associated Tax Withholding
ORD-LHR	\$180.45	\$61.86	\$300.75	\$103.10
IAH-NRT	\$303.93	\$104.19	\$506.54	\$173.64
IAD-MEL	\$389.52	\$133.53	\$649.19	\$222.54
ORD-TPA	\$168.55	\$57.78	\$214.52	\$73.54
IAH-SFO	\$149.82	\$51.36	\$199.76	\$68.43
EWR-DEN	\$148.45	\$50.89	\$197.93	\$67.85

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How are taxes calculated for the options between miles and positive space passes?

For miles, the imputed income tax withholdings are calculated using a flat rate. For positive space leisure passes, the imputed income tax withholdings may vary based on travel destination and cabin of service, and other state and federal tax percentages. You can estimate the taxes for positive space leisure passes prior to travel using the Pass Calculator in employeeRES.

How do I pay for my positive space travel imputed income taxes?

If you elected positive space leisure passes, any federal and state tax withholdings that apply to your taxable pass travel income will be collected via a quarterly invoice. The invoice includes directions for making an online payment or mailing a check/money

order. You can also view your invoice details by going to Your Benefits Resources at www.ybr.com/united. The company will report to you the taxable value of pass travel, and any taxes collected, after the end of the year on Form W2.

How do I pay for my income taxes for the miles I elected?

If you elect miles, the associated tax withholding will be deducted from your final paycheck. You will be invoiced for any unpaid taxes not included on your last paycheck. Your pass travel will be suspended until your balance is paid in full.

What if my paycheck does not cover the income taxes for the miles I elected?

You will be invoiced for any unpaid taxes not included on your last paycheck. Your pass travel will be suspended until your balance is paid in full.

What if I'm not able to pay the taxes for my positive space travel when I receive my invoice?

While we don't want this to happen, employees who fail to pay within 14 days could have their travel privileges suspended until their balance is paid in full.

Am I able to opt-out of choosing miles or positive space passes?

Yes, you have the choice to opt-out of receiving miles or positive space leisure passes when accepting the voluntary separation package. Participants may change this election during the 4-day revocation period by cancelling and resubmitting their application or by calling the HR Operations team at 1-877-825-3729 (follow the prompts for HR Operations) to have the election changed. Once the revocation period has expired, participants will not be able to change this election after the revocation period expires.

Can I defer the election of miles or positive space passes until a later year?

No. You will have the choice to opt out of electing miles or positive space leisure passes but will not be able reverse that decision.

If you elect miles, the associated tax withholding will be deducted from your final paycheck.

If you elect positive space leisure passes, the associated tax withholdings are calculated after travel and will be invoiced quarterly.

Can I change my election from opt out of miles/positive space passes to opt into miles/positive space?

If a participant opts out of miles or positive space leisure passes, they may change this election during the 4-day revocation period by cancelling and resubmitting their application or by calling the HR Operations team at 1-877-825-3729 (follow the prompts for HR Operations) to have the election changed. Participants will not be able to change this election after the revocation period expires.

Do the positive space tickets expire?

Yes, positive space tickets must be redeemed and traveled by March 15, 2021.

What happens to my positive space passes, if I decide to convert to retiree pass travel or get rehired during or after the program period? Would my passes be forfeited?

No, once you have selected the positive space leisure passes, they will remain in travel profile and valid through March 15, 2021.

If I elect positive space passes, is there a limit to number or segments for each one-way trip?

There is not a limit to the number of segments for each one-way trip. Connections in non-hub cities are limited to 4 hours or the next available flight, whichever is greater. Connections or stopovers in hub cities are limited to 72 hours.

Is there a limit for potential layovers when using positive space passes?

Yes. Connections in non-hub cities are limited to 4 hours or the next available flight, whichever is greater. Connections or stopovers in hub cities are limited to 72 hours.

Am I able to use miles or positive space passes on STAR Alliance partners?

Positive space leisure passes are only valid on United and United Express operated flights. Miles may be redeemed for travel on a participating MileagePlus partner airline when booking award travel.

Are there any limitations on who I can use my miles or positive space passes for?

Positive space passes may be used by anyone on your travel profile, including Extended Family Buddies and Regular Buddies (limited to those registered for international travel).

Miles may be redeemed under the same terms and conditions outlined in the current MileagePlus Program.

May I sell my positive space leisure passes to others?

No. Bartering or selling any form of pass travel is prohibited as outlined in the Pass Travel Guidelines and may result in the loss of pass travel privileges and/or full fare reimbursement.

Am I eligible to receive vouchers for oversold flights with miles or positive space passes?

Yes. Travelers are allowed to participate in the voluntary oversell program and are eligible for denied boarding compensation. Travelers are eligible for IRROPS handling, including re-routing (on United and United Express operated flights only), meals, and hotels, based on what is being offered to revenue customers impacted on the same flight.

I don't have a MileagePlus number can I provide a family member/friend's account to deposit the miles?

No, to receive the one-time deposit of miles, you will need a MileagePlus account. You can enroll today for the MileagePlus Program.

Can I transfer the miles I receive to someone else for free?

No, you cannot transfer miles for free. Once miles have been deposited into a MileagePlus account, they are subject to the MileagePlus Program Rules and terms and conditions which currently allow up to 100,000 miles transferred per calendar year and fees may apply.

What is the value of receiving miles when I already receive discounted travel?

Miles can be redeemed for Award travel on Star Alliance and other MileagePlus partner airlines, but can also be redeemed for hotels, shopping, dining, discounts and more. Once deposited, miles are subject to all of the same program rules, terms and conditions of the MileagePlus Program. See the MileagePlus Program for more details.

If I am rehired or hired at UAX, do I still get to keep the miles or positive space passes?

Yes, your future employment will not affect the allotment of miles or positive space leisure passes under this program.

Is my family able to use my remaining miles or positive space passes in the event of my death?

Positive space passes are not transferable after the employee is deceased. For miles, In

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the event of the death of a Member, United may credit all or a portion of such Member's accrued mileage to authorized persons upon receipt of documentation satisfactory to United and payment of applicable fees.

If I take Option B, what travel privileges am I eligible for?

You will continue your active travel privileges during your pre-separation period at SA1P boarding priority (excluding jump seat travel, where applicable). Upon separation, you will move to your retiree travel privileges.

If I participate in VSP2, how will my boarding priority compare to other employees, retirees, and pass riders?

Boarding priority will remain the same SA1P as active employees for the duration of the program. Once the program period begins, your board date will be calculated based on your adjusted/company seniority date as of your Separation Date, which is subtracted from the travel date, adjusted if applicable.

Will my company service/years of service be used for boarding priority?

Yes, participants will maintain SA1P boarding priority. Your board date will be calculated based on your adjusted/company seniority date at time of separation, which is subtracted from the travel date, adjusted if applicable, until the end of the program period. Participants who meet the age and required years of service to qualify for retiree travel privileges as of separation will automatically transition to the Retiree Travel Program and applicable boarding priority when the program ends. Participants will have the option to convert to their retiree travel privileges, if eligible, before the program ends. Once converted to retiree travel, they will not have the option to revert to this program.

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Which of my pass riders will be eligible for travel during the travel period under VSP2?

Eligible pass riders will include the following:

- Employee
- Spouse or domestic partner or primary enrolled friend*
- Children, regardless of marital status, until they attain age 26 (natural, adopted and/or step)
- Disabled children (disabled since before age 26)

- Up to 2 parents (any combination of natural, adoptive and/or step, same or opposite gender), with the option to change who travels quarterly
- Extended family buddy travel eligibility*
- Enrolled friend(s) and/or buddy pass riders*

Participants are responsible for providing required documents for all eligible pass riders.

**Some pass riders may only be eligible for the duration of this program and may not be eligible once the program ends if the participant converts to retiree pass travel.*

Can I use my existing buddy passes?

Yes, existing Buddy ePasses are valid for travel through their expiration date or until the program ends, whichever comes first.

- Buddy ePass travel may be booked and prepaid through employeeRES
- Unaccompanied buddy travel is at the applicable unaccompanied buddy pass rider boarding priority SA7U
- Program participants will be included in the annual buddy ePass distribution (not applicable to retirees)
- Buddy ePasses will remain valid for 30-days from the effective date of retirement for participants who elect to transition to the retiree travel privileges prior to the program end date.

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Will I still be eligible to receive vacation passes?

Yes, you will continue to be included in the annual allotment of vacation passes for the duration of the travel program. Existing Vacation ePasses are valid through their expiration date and/or program end date; whichever comes first.

Can I still use the vacation passes I already have?

Yes. Vacation passes are valid until their expiration date or the program end date; whichever comes first.

Will I still be eligible for myUAdiscount fares?

Yes, you will continue to be eligible for myUAdiscount fares during the 5-year program period. Participants eligible for retiree pass travel or retiree lite travel will also have

myUADiscount once converted to their retiree travel privileges.



Is my family eligible for survivor pass travel privileges if something should happen to me?

Your survivors may continue their pass travel privileges through the end of the 5-year program period. If you were eligible for retiree pass travel privileges when you separated, then at the end of the program period participants will automatically convert to their retiree travel privileges, subject to the terms applicable to survivors in that program.

Will I be notified if/when I transition to the retiree travel program?

No, eligible participants will automatically convert to retiree travel once the 5-year program period ends. However, program participants will have the option to transition to their retiree travel privileges at any time, if eligible. Once transitioned to retiree travel, they will not have the option to revert to the VSP2 program.

Will my boarding priority change if I am retiree travel eligible?

Yes, if you are retiree travel eligible before or on your Separation Date, your boarding priority will update to SA2R as outlined in the Retiree Pass Travel Program once the five-year period under VSP2 ends. Board date will be calculated by your company adjusted seniority date at time of separation, which is subtracted from the travel date, adjusted if applicable. If you are eligible, you will have the option to convert to your retiree travel privileges before the program ends. Once converted to retiree travel, you will not have the option to revert to this program.

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Can I go directly into my retiree pass travel if I'm already eligible?

Yes, you can make a request via Help Hub to move into your retiree travel privileges. If eligible, we will convert you to that program. If you do not submit a request during the program period, you will convert to retiree travel at the end of the program period.

What happens to buddies/extended family buddies if they're listed for flights at the time when I transition to retiree travel?

Any existing itineraries will not be deleted; however, you will be limited to making changes to those bookings. Travel plans created for dates after the program period ends or you transition to retiree travel are subject to cancellation if the pass rider is no longer eligible on the travel date.

If I am eligible to retire, what is the difference in travel privileges if I retire normal' or participate in the 2020 Voluntary Separation Program?

These are the differences between retiree pass travel and the Voluntary Separation Program.

Travel Privileges	Retiree Travel	Continuation of Active Travel
Eligible Pass Riders	<ul style="list-style-type: none"> - Spouse / Domestic Partner - Children under age 26 - Disabled Children (disabled since before age 26) - Up to two parents (natural, adoptive and/or step - same or opposite sex), with an option to change quarterly. 	<ul style="list-style-type: none"> - Spouse / Domestic Partner / Primary Enrolled Friend - Children under age 26 - Disabled Children (disabled since before age 26) - Up to two parents (natural, adoptive and/or step - same or opposite sex), with an option to change quarterly.
Enrolled Friend(s)	2 (with option to change twice per year)	1 (in lieu of buddy passes)
Boarding Priority	SA2R	SA1P
Vacation ePasses	Yes	Yes
Buddy Passes	No	Yes
myUAdiscount	Yes	Yes
Other Airline (Offline) Travel	Yes	No
Duration	Lifetime	5 years*

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Miles or Positive Space Passes	No	Option 1: Choice of 100,000 miles or Option 2: 8 one-way positive space passes or Option 3: Opt-out of receiving miles/passes
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Retirement & pension

I am relatively new with the company, so my 401(k) Company contributions are not yet fully vested. What will happen to my unvested 401(k) balance upon separation from the company?

Any unvested Company contributions to the 401(k) will be forfeited. Refer to your 401(k) plan's Summary Plan Description for more information on which company contributions have a vesting schedule.

After my Separation Date, what are the options with my Fidelity 401(k) account balance? Can I leave my money in the 401(k) plan?

After you are separated, you may: (1) elect to retain your Fidelity 401(k) Plan account balance and continue to self-direct your investments (distributions must generally begin by April 1 of the year following the year you reach age 72); (2) elect to receive a partial distribution of your account immediately following the effective date of your separation; (3) elect to receive a full distribution of your account any time after 14 days following the effective date of your employment status change; or (4) rollover your account balance to another qualified retirement plan or IRA any time after 14 days following the effective date of your separation.

Please note, if you opt to take either a partial or full distribution, you may also be subject to a 10% early distribution penalty tax (in addition to regular income taxes) if you do not rollover your distribution to another employer's plan or an IRA – unless you are at least age 55 at any time in 2020, in which case the 10% penalty would not apply. In addition, there is an exception to the 10% penalty under the CARES Act for certain distributions made in 2020. Also, if your Fidelity 401(k) Plan account balance is \$1,000 or less, you will receive a distribution from the plan automatically.

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To learn more about each of these options, refer to your 401(k) Plan Summary Plan Description, explore the Library section of your Plan account at www.netbenefits.com, or contact the Fidelity Service Center for United Airlines at 1-800-245-9034 between the hours of 7:30 AM to 11 PM central time, each day the New York Stock Exchange is open.

I currently have a loan from my Fidelity 401(k). Can I continue to make loan repayments through the end of the loan term?

If you have an outstanding Fidelity 401(k) Plan loan, after either the later of: (1) your separation from the company or, (2) if you've elected to suspend loan repayments per the CARES Act, December 31, 2020 – any outstanding loan balance will be re-amortized to a monthly payment frequency and you will be able to make loan repayments through the end of the loan term. Fidelity will mail a letter to you outlining your options to continue making payments on your loan. This letter will be mailed within two weeks after Fidelity receives notification from United of your separation.

If you do not either continue to make regular loan payments or pay any outstanding loan balance in full, the unpaid balance will be treated as a loan default the earlier of: (1) the date you request a distribution of your Plan account; or (2) the end of the calendar quarter following the calendar quarter in which you first fail to make a scheduled loan payment. Should you default on the loan, the unpaid balance will be reported to the Internal Revenue Service (IRS) as a taxable event in the year of default and may be subject to an IRS tax penalty. An IRS Form 1099-R reflecting the default will be issued in January of the following year.

For more information, access your Plan account online at www.netbenefits.com or call the Fidelity Service Center for United Airlines at 1-800-245-9034.

I would like to contribute cash to my Fidelity 401(k) plan on or after my Separation Date. Can I still do that?

No, the only contribution allowed to your 401(k) plan after your Separation Date are contributions calculated based on any trailing pay. No other contributions are permitted.

What are the options with my CMI 401(k) balance? Can I leave my money in the CMI 401(k) plan?

Generally, if your CMI 401(k) Savings Plan account is greater than \$1,000, you will be eligible to directly rollover your CMI 401(k) Savings Plan account balance to another qualified plan (e.g., IRA or employer qualified plan), receive payment from the CMI 401(k) Savings Plan or defer payment until a later date.

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If your CMI 401(k) Savings Plan account is \$1,000 or less, you will receive an automatic distribution from the plan ninety days after the effective date of your layoff. You may request an immediate direct rollover or payment from the CMI 401(k) Savings Plan between the effective date of your layoff and the end of this 90-day period. For further information, please contact ASC at 671-477-2724.

I currently have a loan from my CMI 401(k). Can I continue to make loan repayments through the end of the loan term? If you have an outstanding CMI 401(k) loan and you want to continue to make payments, please contact ASC at 671-477-2724.

If you have an outstanding CMI 401(k) plan loan, after either the later of your separation from the company or, if you've elected to suspend loan repayments per the CARES Act, December 31, 2020, and if you do not either continue to make regular loan payments or pay any outstanding loan balance in full, the unpaid balance will be treated as a loan default the earlier of: (1) the date you request a distribution of your Plan account; or (2) the end of the calendar quarter following the calendar quarter in which you first fail to make a scheduled loan payment.

Should you default on the loan, the unpaid balance will be reported to the applicable tax jurisdiction as a taxable event in the year of default and may be subject to a tax penalty.

How does it work if I have a PBGC benefit?

Employees with a PBGC benefit – If you were employed by pre-merger United Airlines prior to 2006, you may be eligible for a benefit from one of the pension plans assumed by the PBGC. Visit the PBGC on the Internet at www.pbgc.gov or call toll-free 1-800-400-7242 and refer to the appropriate PBGC Case Number:

- 1 9962800 — Flight Attendant Defined Benefit Pension Plan
- 1 9922400 — Ground Employees' Retirement Plan
- 1 9912600 — Management, Administrative and Public Contact Defined Benefit Pension Plan
- 1 9962700 — Pilot Defined Benefit Pension Plan

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How does it work if I have a CARP benefit?

If you meet the applicable age and years of service requirements provided below, you may be eligible to commence your benefit once you are separated.

Eligible employees may retire early – and receive a reduced CARP benefit – if:

You are at least age 50 and have at least 20 years of vesting service or

You are at least age 55 and have at least 10 years of vesting service.

If you are eligible for early or normal retirement when you leave the Company, you may choose a lump sum option. If your benefit has a value of \$1,000 or less, your benefit will automatically be paid in a lump sum.

If you are not eligible for early or normal retirement at this time, but are vested in CARP, you will have a deferred vested benefit available for you in the future.

Log on to Your Benefits Resources (YBR) to learn more about your benefit, run estimates and commence your retirement benefit online. If you have questions, there are videos discussing the plan and showing you how to run an estimate and commence retirement online.

You may call the UABC at 800-651-1007 Monday through Friday between 7AM and 7PM CT. Please be aware that current wait times are considerably longer than normal.

With everything going on right now in the stock market, how is CARP/CPRP affected?

As you can imagine, recent declines in the stock market have impacted CARP's funded status. At this time, all distribution options under the plan, including lump sum distributions remain available.

Can I request my CARP pension funds as soon as I am separated?

Yes, as long as you've met the age and years of service requirement and file the necessary paperwork, you will be able to commence your CARP benefit on the first of the month after your last day of employment with United (e.g., if your Separation Date is July 1, your earliest commencement date would be July 1; if your Separation Date is July 30, your earliest commencement date would be August 1).

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I have started the CARP benefit commencement process, but I have not received my paperwork yet. Will this delay my commencement date?

The volume of benefit commencements is unusually high right now. If you have started the commencement process either via the Benefits Center or YBR, it could take 7-10 business days to receive your paperwork. However, this will not impact your benefit commencement date as long as you return your forms within the 60-day window of the commencement process being initiated.

Keep in mind that your benefit payment will not occur until you have completed the election and authorization paperwork, the Benefits Center has received your retirement status update from United and, if electing VSP2, the revocation period has expired and the Benefits Center has been notified of your election.

I am eligible to start my CARP benefit and I want to roll it over to an IRA or my 401k. What steps do I need to take?

If you have the account information for your IRA/financial institution, you can either contact the Benefits Center or enter the information in the retirement commencement flow on YBR.

If you would like to roll your CARP benefit over to your 401k, please call the Benefits Center to make your election. This process is not available online at this time.

Don't forget there are educational videos on the Savings & Retirement page of YBR that will help you navigate the retirement process for CARP if you have additional questions.

How do I contact Social Security? Their phones seem to be down.

Please revisit SSA.gov and click on the log-in link. From there, you have the "Forgot Username?" or the "Forgot Password?" options. Select the one which is most appropriate for you. Ensure you have access to either the email account or mobile telephone you used when first setting up the account.

If you continue to have issues, you can attempt to contact the Social Security Administration directly at 1-800-772-1213.

Will I be receiving a retirement statement?

Generally you will receive a retirement statement if you are an employee age 55 or older with at least 10 years of service, based on your age and company seniority date as of June 1, 2020. Retirement statements were not created for employees on a non-COLA leave due to the complexity of calculating their benefits.

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What resources are available to help me understand if I'm financially prepared for my future?

To help you more effectively manage your finances, United has pulled together a variety of resources on the new **COVID-19 Financial Wellness website**. The website has tools, articles and videos to help you manage your finances during this crisis. The CARES Act section covers financial resources such as 401(k) distributions and loan options available to 401(k) plan participants. If you are considering a 401(k) distribution or loan, review the available articles that explain the potential impact a loan or withdrawal may have on your financial future.

The Retirement Preparation section of the site has articles and videos to help you determine if you are ready to retire and if VSP2 is right for you. When you are ready, workgroup specific Retirement Checklists are available on the site. These checklists outline the simple steps to take to retire from United.

If you prefer to speak with someone regarding your finances and retirement readiness, and are a participant in a United 401(k) Plan, you have resources through your 401(k) provider who can help.

Fidelity 401(k) plan participants may call the Fidelity Planning & Advice Center at 800-603-4015. You can also schedule a complimentary consultation with a Fidelity consultant through NetBenefits.

CMI 401(k) plan participants may call ASC at 671-477-2724 to schedule an appointment with an advisor.

Will I continue to have access to the available financial resources if I separate from the company?

Yes, you will still be able to access the information on the **COVID-19 Financial Wellness website**, as well as the resources available through your 401(k) provider as long as you keep a balance in your plan account. Participants in the 401(k) plans will continue to be eligible to take a CARES Act distribution through December 31, 2020 and elect to defer loan repayments on current loans. Since only active participants are eligible to take new loans, you will no longer be eligible to take a CARES Act loan after you separate from the company.

How can I figure out the impact of the additional Years of Service credit on my CARP lump sum?

You should have received a personal CARP enhanced service estimate delivered to your

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Secure Participant Mailbox on the Your Benefits Resources (YBR) website on June 5 outlining how the additional years of benefit service impact your CARP benefit.

The Benefits Center and YBR are not able to process estimates that include the enhanced service, so please be patient and definitely reach out to the Benefits Center if you have not received an estimate or would like to discuss your personalized estimate.

If I elect VSP2 – Option A, when will I see the enhanced benefit service updated in my CARP account on YBR?

As of June 5, you have access to a CARP enhanced service estimate. You should have received an e-mail with a link to the Your Benefits Resources (YBR) website. The enhanced service estimate can be found in your Messages box on the top right of the YBR home page. For those who commence retirement online, the enhanced Benefit Service amount is visible as of June 15. It will also be reflected in the commencement paperwork you receive. For those that do not commence their CARP benefit, but elect VSP2, it will be visible in the estimator tool once we have confirmed who has applied for VSP2 and retired from United.

For those that applied for VSP2 prior to June 18, you will be able to run estimates that include the service enhancement after July 1, and for those that apply for VSP2 after June 18, you will be able to run estimates that include the service enhancement after your Separation Date in mid-July.

Can I defer my enhanced CARP benefit payment to a later date?

Yes, the CARP benefit payment does not automatically commence when you retire. You can defer commencing your benefit (including any lump sum distribution) to a later date. You must commence your benefit no later than April 1 following the year you turn 72.

My CARP enhanced service estimate only shows the benefit service amounts with no estimated lump sum benefit amounts. Where can I see how the benefit service enhancement affects my benefit amount if I apply for VSP2 – Option A?

Your calculation is manual. For those who do not have a benefit payment amount reflected on their estimate, please call the Benefits Center to request an estimate. Please note this could take a few days to process depending on your request.

My CARP enhanced service estimate only shows the enhanced benefit service amount I am eligible to receive under VSP2 – Option A. Where can I see how the benefit service enhancement affects my benefit amount if I apply for VSP2 –Option

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A?

Your calculation is manual. For those who do not have a benefit payment amount reflected on their estimate, please call the Benefits Center to request an estimate. Please note this could take a few days to process depending on your request.

I am trying to run estimates on YBR to see how the service enhancement will affect my benefit if I apply to VSP2 – Option A, but the amounts look the same as without the enhancement. Why?

The estimate function on YBR will not account for the benefit service enhancement associated with VSP2 – Option A. Please refer to your CARP enhanced service estimate in your secure participant mailbox on YBR to get an idea of how the service enhancement would work.

My enhanced service estimate amounts are lower than if I go to YBR and run an online estimate, that I'm told doesn't include the benefit service enhancement. How can this happen?

This is likely related to underlying logic used in the YBR online estimator tool. The estimator tool can sometimes overstate the final average compensation (FAC) used if the current year is not yet completed, such as 2020. As a result, the estimated benefit amount may appear artificially higher than your actual benefit. The retirement calculation will consider your actual pay on file through your retirement date to determine FAC.

To provide more background and insight, the CARP calculation considers an average of the highest five consecutive years of pay out of the last 10 years of benefit service to determine FAC. When a year of service is not complete, such as 2020, the estimator tool will use the prior year's compensation and prorate it. If your pay for 2019 was significantly higher than other years, the 2020 pay considered in the estimator tool will be reflective of your 2019 pay and may show an artificially high FAC within the estimates, as compensation for the 2020 year will replace the earliest year of the high 5 with the significantly higher projected 2020 pay.

Keep in mind that there are other variables that may impact your benefit amounts aside from FAC. If you are estimating your benefit commencement date into the future, service, age and various adjustment and conversion factors will impact your benefit amount as well.

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Why is the CARP enhanced service estimate showing June 13 as my last day of work? I plan to have a different last day.

The June 13 date was simply a default last day assumption that was used when creating this estimate. You are welcome to use another last day in your actual retirement commencement process, as this estimate is only meant to provide you a snapshot of how the benefit service enhancement affects your benefit amount.

The benefit service amount on my CARP enhanced service estimate is lower than I expected. Why?

Benefit service is calculated differently than vesting or company service, so if you have any leaves or disqualifying employment periods during your tenure, that time is generally excluded from benefit service. Please refer to the CARP SPD on YBR for more details.

I already have 30 years of benefit service in CARP. Am I still eligible for the enhanced service in CARP if I elect VSP2?

Yes, if you elect VSP2, the additional years of benefit service will be added to your 30 years of benefit service.

I am considering taking VSP2 and would like to know how the CARP enhanced service would impact my annuity option.

As an example, for a 58-year old participant who current has 12 years of benefit service in CARP and a final average pay amount of \$61k, the single life monthly annuity would be \$336. With one additional year of benefit service added to calculation (now 13 years of benefit service), the single life monthly annuity would increase to \$363. As a reminder, monthly annuity benefits vary based on your final average earnings, your years of benefit service, the age you commence your benefit, and the type of annuity option you choose.

I have a CARP benefit. My statement says commencement date of 7/1/2020, but when can I start the retirement process?

You can start the CARP retirement commencement process up to 90 days ahead of your desired commencement/retirement date by going to Your Benefits Resources (YBR) website. You will also find an instructional video on YBR that walks you through the online process to commence your benefit. Please note that your benefit commencement is not automatic. You have to initiate the process when you are ready to start your benefit.

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When will I see the additional CARP benefit service updated in my CARP account?

You have access to a CARP enhanced service estimate. You should have received an e-mail with a link to the Your Benefits Resources (YBR) website. The enhanced service estimate can be found in your Messages box on the top right of the YBR home page.

For those who commence retirement online, the additional Benefit Service will be visible beginning June 15, 2020. It will also be reflected in the commencement paperwork you receive.

For those that do not commence their CARP benefit, it will be visible in the estimator tool after your separation date, once we have confirmed who has applied for VSP2 and retired from United.

If I go to the Your Benefits Resources (YBR) website to estimate my pension benefit, what should I use for my "Last Day of Employment"?

Your Last Day of Employment is based on the option you choose/are approved to take:

Option A: Your Last Day of Employment is June 30, 2020, if you elect VSP2 by June 18, 2020. You may begin receiving benefits as early as July 1, 2020. If you elect VSP2 after June 18, your Last Day of Employment is July 17, 2020. You may begin receiving benefits as early as August 1, 2020.

Option B: Your Last Day of Employment is September 30, 2020. You may begin receiving benefits as early as October 1, 2020.

However, you will only be able to request an estimate of your current CARP benefits; future estimates with the enhanced Benefit Service will not be available until you elect VSP2 and separate from United.

The wait times at the UABC are very long. Do I have to call the UABC now to commence my pension benefit?

No, you may begin the process to commence your benefit by visiting the Your Benefits Resources (YBR) website. The website also includes an instructional video on how to commence your benefit online if you're not familiar with the system.

I plan to take VSP2 and would like to start the commencement process for my CARP benefit. What do I need to do to start the process?

You may begin the process to commence your benefit by visiting the Your Benefits

Resources (YBR) website up to 90 days prior to your elected commencement date. Please note that your commencement process with the VSP2 enhancement will not complete successfully until your separation status is received by the UABC, your VSP2 election is confirmed, and all the necessary elections and paperwork are received by the UABC.

Why don't I have a lump sum available in CARP? I have 10 years of company service.

Lump sum availability, or early retirement eligibility, is based on Vesting Service in CARP, not company service. For more information on how Vesting Service is calculated, please visit the Your Benefits Resources (YBR) website. The website includes an informational video on how CARP works, including details on the various types of service used in CARP.

Are the rates and amounts provided on the statement guaranteed?

We have made every effort to ensure the statements are accurate, but you should consider them an estimate. The amounts are determined by plan provisions and contract terms, and, in the event of a conflict, the plan documents will prevail.

Why can't I see my statement on YBR?

When you access YBR please use either Chrome or Firefox, YBR does not work well with IE. Your statement is in your secure mailbox. To access your statement, click on the "messages" link

How can I see my statement on NetBenefits?

Only employees with an account at Fidelity will be able to access NetBenefits. If you have an account at Fidelity, click on the "Learn More" link in the banner at the top of the NetBenefits landing page to view your statement.

Who will get a retirement statement?

Generally, any employee who is at least 55 years old with 10 years of service. Retirement statements were not created for employees on a non-COLA leave due to the complexity of calculating their benefits.

Where can I get my retirement statement?

Your personal retirement statement is stored in your Secure Participant Mailbox on YBR (go to Flying Together > Employee Services > Health & Insurance (YBR) or you can go to NetBenefits if you have an account at Fidelity

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Why are we getting a retirement statement?

To help you make informed decisions and to help you decide if retiring through VSP2 is the right choice, your personalized retirement statement was created and outlines your retirement benefits as they stand today

What is included in the statement?

The statement summarizes your retirement benefits today, including medical, financial, retirement pass travel and voluntary benefits, and includes a list of resources to support you while making this important decision

Why is my address incorrect on the statement?

The address shown comes directly from the information in United's recordkeeping system. If you need to update your address, go to your Personal Details tile here or to Flying Together > Employee Services > My Info/Manager's Toolbox.

How is age determined for the retirement statements?

Age is determined as of June 1, 2020

How are years of service determined for the retirement statements?

Service is determined using company seniority date as of June 1, 2020

Is the retirement statement related to the VSP2 offer?

No. The retirement statement is meant to complement the VSP2 offer with personalized information on the benefits you are eligible for in retirement even if you don't participate in the VSP2.

Where should I go if I have questions about my medical, dental or vision benefits shown in the retirement statement?

Please contact the HR Ops Team at the Employee Service Center at 877-825-3729

What if I have questions about my retiree pass travel?

Please contact the Employee Travel Center at 1-877-UAL-ESC9 or go to Flying Together > Travel > Retiree Pass Travel.

Why does my friend have a Social Security amount on their retirement statement, but I don't?

There are a variety of reasons for a social security value to not be provided, such as a

value to base the estimate on was not available. Please reach out to the [ssa.gov](https://www.ssa.gov) for an estimate of your potential benefit.

I am an international employee – how does Social Security work for me?

International employees should refer to local payroll/country tax rules for details on social security and to confirm correct details for your specific situation

What if I need more information about the benefits and privileges shown in the retirement statement?

Please refer to the chart of resources as a starting point, for more details and information about your retirement benefits, including the process and steps to take for retirement, visit Flying Together > Employee Services > Financial Wellness (Retirement Saving) and check out the Retirement Checklists

Where can I get more information if I have questions about the data or eligibility rules used on my retirement statement?

While this statement is personalized and every effort was made to ensure accuracy, the information included is a snapshot in time of your retirement benefits (and in certain respects is an estimate). We recommend confirming all details by contacting the appropriate resource. Resources can be found on the resources page of the retirement statement or on the Retirement Checklists.



Will my floating holiday / personal day be paid out?

No. Floating holidays / personal days are not paid out, unless required by applicable state law.

What happens to my holidays that I elected to defer (if I was eligible to do so) in 2019 for use in 2020?

Holidays deferred in 2019 for use in 2020 were converted into Vacation at the beginning of 2020 and are now part of an employee's Current Year Vacation Accrual.

How do I find my sick bank balance?

- IAM (SEC, RMP-BTW, PCE-ATW), IBT (MEC), and Catering Ops (FS): go to your time system, eTA.

- IAM (RES, MTI, FTI): go to My Info / View Absence Balances.
- PAFCA (DIS): go to My Info / View Absence Balances, but also go to your local station to verify your hours.
- Flight Attendants (IFA and AFA): go to your Pay Register in CCS under the Pay menu. Click “View Details” in the Sick Pay section located in the center panel, and you will see your balances.

How do I learn more about how I can use my sick bank and what other sick bank benefits may be available to me?

You may have additional sick bank benefits available to you, such as the ability to add more hours or convert vacation to sick time. This will vary by individual and is driven entirely by and found within your Collective Bargaining Agreement (CBA). Please review your agreement in detail to understand exactly what may be available to you.

How does vacation payout and accrual work?

If you applied on or before June 18, 2020:

Any vacation you are due, will be paid out in your last paycheck or on your last day worked (6/30/20), depending on your state guidelines. This includes vacation you have remaining for 2020, vacation you accrued up until 6/30/20, as well as purchased vacation if applicable (any remaining balance from purchased vacation will also be deducted on final check).

If you applied between June 19, 2020, and July 15, 2020:

Any vacation you are due, will be paid out in your last paycheck or on your last day worked (7/29/20), depending on your state guidelines. This includes vacation you have remaining for 2020, vacation you accrued up until 7/31/20, as well as purchased vacation if applicable (any remaining balance from purchased vacation will also be deducted on final check).

What happens to my holidays that I elected to defer (if I was eligible to do so) in 2020 for use in 2021?

Employees that signed up for the Holiday Deferred program in 2020 for use in 2021 will be paid out for any fixed holiday that will occur while they remain in active status. For those that take VSP2, they will have one holiday paid out, for Memorial Day.

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How does vacation payout and accrual work?

Any vacation you are due will be paid out in your last paycheck or on your last day worked, depending on your state guidelines.

If you applied for Option A on or before June 18, 2020:

This includes vacation you have remaining for 2020, vacation you accrued up until 6/30/20, as well as purchased vacation if applicable (any remaining balance from purchased vacation will also be deducted on final check).

If you applied and received Option B on or before June 18, 2020:

This includes vacation you have remaining for 2020, vacation you accrued up until 6/30/20, as well as purchased vacation if applicable (any remaining balance from purchased vacation will also be deducted on final check) Vacation and sick time accruals will cease from 6/30 through 9/30 if you choose Option B.

If you applied between June 19, 2020, and July 15, 2020:

This includes vacation you have remaining for 2020, vacation you accrued up until 7/31/20, as well as purchased vacation if applicable (any remaining balance from purchased vacation will also be deducted on final check).

What happens to my holidays that I elected to defer (if I was eligible to do so) in 2020 for use in 2021?

Employees that signed up for the Holiday Deferred program in 2020 for use in 2021 will be paid out for Memorial Day whether you choose Option A or B. If you choose Option B, because holidays are paid out as normal days while on pre-separation leave, Independence Day and Labor Day will be paid as normal days at the pre-separation leave pay rate you see in your program details. These two holidays will be put back into your bank and paid out with the other accrued vacation at the end of your pre-separation leave.

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Option B - Details



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What does percent of pay during the paid leave include?

Please go to your VSP 2 program overview in HelpHub where this is shown in detail.

Will I be paid out for holidays during my paid leave?

Holidays will be paid out as normal days while on pre-separation leave.

If I am currently on a COLA through 9/30 and I choose Option B, will I still be paid during the pre-separation leave?

Yes, if you are approved for Option B and are currently on a COLA through 9/30, you will be released from your COLA effective 6/30.

If I choose Option B, how will I make benefits payments during my pre-separation leave?

While receiving your pay during your pre-separation leave period, your payments for benefits will be deducted from your paycheck. In the event the amounts exceed what is available on your paycheck, you will be billed directly and will need to pay the amount directly through YBR. Non-payment will result in loss of coverage.

If I choose Option B, what happens if my pre-separation leave pay can't cover all expenses like benefits and MileagePlus miles (if applicable)?

For benefits deductions via our partner, Alight, if you get to \$750 in arrears you will be put on direct bill and will be direct billed further charges instead of payroll deductions.

For other general deductions, such as travel, payroll will continue to try and deduct owed amounts throughout the pre-separation leave of absence pay periods. Once you are separated (10/1/2) any remaining arrears amount will be sent to commercial receivables, where you will have the option to pay by check or credit card.

If I choose option B, what percentage of my contractual minimum will I be paid?

You will be paid 25% of your contractual minimum between 7/1/20 – 9/30/20.

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